

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Ralph Mitchell
Serial No.: Not Yet Assigned
Filing Date: HEREWITH, April 6, 2004
Title: MOBILIZATION INCOME PROTECTION PLAN
Examiner: Not Yet Assigned
Art Unit: Not Yet Assigned

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT FILED PURSUANT TO THE DUTY OF
DISCLOSURE UNDER 37 C.F.R. §§1.56, 1.97 and 1.98

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §§1.56, 1.97 and 1.98, the Applicants requests consideration of this Information Disclosure Statement.

PART I: Compliance With 37 C.F.R. §1.97

(Select A, B or C below)

A. This Information Disclosure Statement has been filed:
(Check 1, 2 and/or 3 below)

1. within three months of the filing date of the National Application.
2. within three months of the filing date of the entry of the National Stage, as set forth in 37 C.F.R. §1.491, in an International Application.
3. before the mailing date of a first Office Action on the merits in the above-identified case.

No fee or certification is required.

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B. [] This Information Disclosure Statement has been filed more than three months after the filing date of this application and after the mailing date of the first Office Action, but before the mailing date of either a final action under 37 C.F.R. §1.113 or a Notice of Allowance under 37 C.F.R. §1.311.

(Check 1 or 2 below)

1. [] The fee of \$180 as set forth in 37 C.F.R. §1.17(p) is enclosed.
2. [] The Applicant hereby certifies, as specified in 37 C.F.R. §1.97(e), that (Check a or b below)
 - a. [] each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign Patent Office in a counterpart for this application not more than three months prior to the filing of this Statement.
No fee is required.
 - b. [] no item of Information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart for this application or, to the knowledge of the under signed after making reasonable inquiry, was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Statement.
No fee is required.

C. [] This Information Disclosure Statement has been filed after the mailing date of either a final action under 37 C.F.R. §1.113 or a Notice of Allowance under 37 C.F.R. §1.311 and before payment of an Issue Fee.

1. The Applicant hereby certifies, as specified in 37 C.F.R. §1.97(e), that:

(Check a or b below)

- a. [] each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign Patent Office in a counterpart for this application not more than three months prior to the filing of this Statement.
- b. [] no item of information contained in this Information disclosure Statement was cited in a communication from a foreign Patent Office in a counterpart for this application or, to the knowledge of the undersigned after making reasonable inquiry,

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was known to any individual designated in 37 C.F.R. §1.56(c) more than three months prior to the filing of this Statement.

2. A petition requesting consideration of the Information Disclosure Statement is attached.
3. The petition fee of \$130 as set forth in 37 C.F.R. §1.17(i)(1) is enclosed.

PART II: Information Cited

A. The Applicant hereby makes of record in the above-identified application the information listed on the attached form PTO-1449 (modified). The order of presentation of the references should not be construed as an indication of the importance of the references.

B. The Applicant hereby makes the following additional information of record in the above-identified application:

PART III: Explanation of Non-English Language References and Remarks Concerning Other Information Cited

The following is a concise explanation of the relevance of each non-English language reference listed on the attached form PTO-1449 (modified): no non-English language references have been submitted at this time.

PART IV: Remarks

A copy of each of the above-identified information is enclosed unless otherwise indicated on the attached form PTO-1449 (modified). It is respectfully requested that:

1. The Examiner consider completely the cited information, along with any other information, in reaching a determination concerning the patentability of the present claims;
2. The enclosed form PTO-1449 be signed by the Examiner to evidence that the cited information has been fully considered by the Patent and Trademark Office during the examination of this application;

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3. The citations for the information be printed on any patent which issues form this application.

By submitting this Information Disclosure Statement, the Applicant makes no representation that a search has been performed, of the extent of any search performed, or that amore relevant information does not exist.

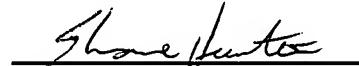
By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, material to patentability as defined in 37 C.F.R. §1.56(b).

By submitting this Information Disclosure Statement, the Applicant makes no representation that the information cited in the Statement is, or is considered to be, in fact, prior art as defined by 35 U.S.C. §102.

Notwithstanding any statements by the Applicant, the Examiner is urged to form his/her own conclusion regarding the relevance of the cited information.

An early and favorable action is hereby requested.

Respectfully submitted,



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Date: April 6, 2004

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PTO/SB (12-97)

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Modified Form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Serial Number	Not Yet Assigned
		Filing Date	HEREWITH, April 6, 2004
		First Named Inventor	Ralph Mitchell
		Group Art Unit	Not Yet Assigned
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	27811-002 UTIL

U.S. PATENT DOCUMENTS

Exam Initials	Cite No.	U.S. Patent Document No.	Issue Date	Name of Patentee(s) or Applicant(s)	Class	Sub Class	Filing Date If Appropriate

OTHER NON PATENT LITERATURE DOCUMENTS

Exam Initials	Cite No.	Name of Author, Title (when appropriate), Publication, Volume, Page(s), Date, Etc.
	C1	“Iraq vet returns to uncertain prospects”, Boston Sunday Globe, January 25, 2004, Page B6.
	C2	Master Sgt. Stephen Barrett, USA American Forces Press Service, “Congress May Suspend Reserve Mobilization Insurance Plan”, DefenseLINK News, May 1997, 2 pages.
	C3	Staff Sgt. Alicia K. Borlik, USA American Forces Press Service, “Funds Set for Reserve Mobilization Insurance Program”, DefenseLINK News, June 1998, 1 page.
	C4	“Today in Congress”, The Washington Post, May 8, 1997, 1 page.
	C5	“Termination of Ready Reserve Mobilization Income Insurance Program (RRMIIP)”, Mobilization Insurance for Reservists, http://pom-www.army.mil/atzp/jala/pdf/mobilize.pdf .
	C6	“Chapter 55, Ready Reserve Mobilization Income Insurance Program”, DoD Financial Management Regulation, Vol. 7A, Chapter 55, December 1999, pages 55-1 thru 55-5.
	C7	“DoD Rethinks Reserve Mobilization Insurance”, Coalition Sub-Section 2.10.1: 2-135, September 20, 2000, 2 pages.
	C8	“Ready Reserve Mobilization Income Insurance Program (RRMIIP)”, Mobilization Insurance Paper, POC: CAPT Fleming, Updated: July 27, 1998, 2 pages.
	C9	“Do you think Congress should suspend the Mobilization Income Insurance Program and Why”, Army Reserve Magazine, Fall 1997, pages 30-31.
	C10	Chuck Calkins, “Hill Scoop – Defense Authorization Bill Update”, FRA On Watch, July/August 1998, 3 pages..
	C11	Tom Philpott, “Reserve Initiatives Gain Steam As Readiness Role Grows”, Military Update Archive, March 6, 2003, 3 pages.
	C12	Tom Philpott, “Reservists Need Income Insurance, Now”, Observation Post, MOAA – Today’s Officer, Summer 2003.
	C13	“Ready Reserve Mobilization Income Insurance Program”, Office of Inspector General –Audit, Report No. 97-166 (PDF), June 18, 1997

* a copy of this reference is not provided as it was previously cited by or submitted to the office in a prior application, Serial No. _____, filed _____, and relied upon for an earlier filing date under 35 U.S.C. §120 (continuation, continuation-in-part, and divisional applications).

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.